

Fill in this information to identify the case:

Debtor 1 Eldon Ray Kegley

Debtor 2 Tambry L Kegley  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 3:20-bk-31558

6

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,  
Name of creditor: as Trustee of the Cabana Series V Trust

Court claim no. (if known): 7-1

Last 4 digits of any number you use to  
identify the debtor's account:

1 0 6 1

**Date of payment change:**

Must be at least 21 days after date  
of this notice 02/01/2022

**New total payment:**

Principal, interest, and escrow, if any \$ 1,154.51

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 427.55

New escrow payment: \$ 366.18

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_



**ST** SERVICING CORPORATION  
323 FIFTH STREET  
EUREKA CA 95501

(800) 603-0836  
Para Español, Ext. 2660, 2643 o 2772  
8:00 a.m. - 5:00 p.m. Pacific Time  
Main Office NMLS #5985  
Branch Office NMLS #9785

ELDON R KEGLEY  
4635 PLATEAU DR S  
SPRINGFIELD OH 45502

Analysis Date: December 01, 2021

Final

Property Address: 4635 SOUTH PLATEAU DRIVE SPRINGFIELD, OH 45502

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement  
Account History**

This is a statement of actual activity in your escrow account from Oct 2021 to Jan 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Feb 01, 2022:</b>
Principal & Interest Pmt:	788.33	788.33
Escrow Payment:	427.55	366.18
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,215.88	\$1,154.51

<b>Escrow Balance Calculation</b>	
Due Date:	Jul 01, 2021
Escrow Balance:	(3,406.71)
Anticipated Pmts to Escrow:	2,992.85
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$413.86)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Oct 2021		369.91		*		0.00	369.91
Oct 2021				4,146.53	*	0.00	(3,776.62)
Nov 2021		369.91		*		0.00	(3,406.71)
					Anticipated Transactions	0.00	(3,406.71)
Dec 2021		2,565.30					(841.41)
Jan 2022		427.55					(413.86)
	\$0.00	\$3,732.67	\$0.00	\$4,146.53			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(413.86)	2,929.44
Feb 2022	366.18			(47.68)	3,295.62
Mar 2022	366.18	1,498.08	County Tax	(1,179.58)	2,163.72
Mar 2022		1,398.00	Homeowners Policy	(2,577.58)	765.72
Apr 2022	366.18			(2,211.40)	1,131.90
May 2022	366.18			(1,845.22)	1,498.08
Jun 2022	366.18			(1,479.04)	1,864.26
Jul 2022	366.18	1,498.08	County Tax	(2,610.94)	732.36
Aug 2022	366.18			(2,244.76)	1,098.54
Sep 2022	366.18			(1,878.58)	1,464.72
Oct 2022	366.18			(1,512.40)	1,830.90
Nov 2022	366.18			(1,146.22)	2,197.08
Dec 2022	366.18			(780.04)	2,563.26
Jan 2023	366.18			(413.86)	2,929.44
	<u>\$4,394.16</u>	<u>\$4,394.16</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 732.36. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 732.36 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (413.86). Your starting balance (escrow balance required) according to this analysis should be \$2,929.44. This means you have a shortage of 3,343.30. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 4,394.16. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	366.18
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$366.18</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
DAYTON DIVISION**

In Re:

Case No. 3:20-bk-31558

Eldon Ray Kegley  
Tambry L Kegley

Chapter 13

Debtors.

Judge Guy R. Humphrey

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**CERTIFICATE OF SERVICE**

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I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on December 23, 2021 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **first class mail** on December 23, 2021 addressed to:

Eldon Ray Kegley, Debtor  
4635 Plateau Drive S.  
Springfield, OH 45502

Tambry L Kegley, Debtor  
4635 Plateau Drive S.  
Springfield, OH 45502

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)  
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Attorney for Creditor